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**UTILITY PATENT APPLICATION TRANSMITTAL**

(NO FEE)

(New Nonprovisional Applications Under 37 CFR 1.53(b))

Attorney Docket No.

53588-0031

JJC 846 U.S. PRO  
09/766297



01/19/01

**TO THE COMMISSIONER FOR PATENTS:**

Transmitted herewith is the patent application of ( ) application identifier or (X) first named inventor, Thomas A. Arnold, entitled ACCEPTING AND PROCESSING ELECTRONIC CHECKS AUTHORIZED VIA A PUBLIC NETWORK, for a(n):

- (X) Original Patent Application.

( ) Continuing Application (prior application not abandoned):  
    ( ) Continuation     ( ) Divisional     ( ) Continuation-in-part (CIP)  
        of prior application No: \_\_\_\_\_ Filed on: \_\_\_\_\_.  
    ( ) A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:



CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	32	12	\$9.00	\$ 108.00
Independent Claims	12	9	\$40.00	\$ 360.00
Multiple Dependent Claims (if applicable)				\$ 0.00
Basic Filing Fee				\$ 355.00
			Total Filing Fee	\$ 823.00

**NO FEES WILL BE PAID AT THIS TIME.**

Charge \$ \_\_\_\_\_ to Deposit Account 50-1302 pursuant to 37 CFR § 1.25. Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

By:

Marcel K. Bingham, Reg. No.42,327

Date: January 19, 2001

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I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

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